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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/559,066-Conf. #1402
				Filing Date	May 3, 2006
				First Named Inventor	William Kennedy
				Art Unit	3691
				Examiner Name	O. Akintola
(Use as many sheets as necessary)					
Sheet	1	of	2	Attorney Docket Number	
				DLT-004	

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Olabode Akintola/	Date Considered	08/26/2011
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

2

of

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/O.A.	C70	HAVERSON "A Man with Grand Visions," Banking Technology, vol. 10, part 4, May 1993, pp. 30-32.	
/O.A.	C71	JOST "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, vol. 81, part 4, Mar./Apr. 1993, p. 26-33.	
/O.A.	C72	TAUHERT "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, no.4, Apr. 1996, p. 34-35.	
/O.A.	C73	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., vol. 31, part 3, Mar. 1994, p. 6.	

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